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B1 (Official Form 1)(12/07)			D0	cumen		igc I o	J <del>-1</del>				
·	United S Nor			ruptcy of Illino					Vol	untary	Petition
Name of Debtor (if individual, Wallisch, Sarah G.	enter Last, First,	Middle):					ebtor (Spouse imothy A.	e) (Last, First	, Middle):		
All Other Names used by the D (include married, maiden, and t FKA Sarah Langheld	ebtor in the last 8 rade names):	3 years					used by the , maiden, and			years	
Last four digits of Soc. Sec./Co	mplete EIN or of	her Tax ID	No. (if mor	re than one, stat		four digits o		Complete EIN	or other Ta	x ID No. (if	more than one, state al
Street Address of Debtor (No. a 121 E. Mississippi Stre Elwood, IL		nd State):	Γ	ZIP Code <b>60421</b>	7 <sup>,</sup> U	t Address of 5 Circle I niversity		r (No. and Str	reet, City, ar	nd State):	ZIP Code <b>60466</b>
County of Residence or of the I Will	Principal Place of	Business:			Cour	-	ence or of the	Principal Pla	ace of Busin	ess:	, , , , , , , , , , , , , , , , , , , ,
Mailing Address of Debtor (if of PO Box 175 Elwood, IL			_	ZIP Code <b>60421</b>		ing Address	of Joint Debt	tor (if differe	nt from stree	et address):	ZIP Code
Location of Principal Assets of (if different from street address	above):										
Type of Debto (Form of Organizati (Check one box)  ■ Individual (includes Joint D See Exhibit D on page 2 of □ Corporation (includes LLC □ Partnership □ Other (If debtor is not one of t check this box and state type of	this form. and LLP)	☐ Single in 11 ☐ Railre ☐ Stock ☐ Comm ☐ Cleari ☐ Other ☐ Debte under	(Check h Care Bu e Asset Re U.S.C. § 1 oad broker modity Broking Bank Tax-Exe (Check box or is a tax-t Title 26 o	eal Estate as 101 (51B)	e) anization d States	defined	the 1 ter 7 ter 9 ter 11 ter 12	of Ci of	hapter 15 Pe a Foreign N hapter 15 Pe a Foreign N e of Debts k one box)	one box) stition for R Main Proced stition for R Nonmain Pr	decognition eding decognition
Filing Fee attached  ☐ Filing Fee to be paid in inst attach signed application for is unable to pay fee except if Filing Fee waiver requested attach signed application for	r the court's cons in installments. R (applicable to ch	ble to individeration coule 1006(b	ertifying the control of the control	hat the debt cial Form 3A only). Must	Chec	Debtor is k if: Debtor's a to insider k all applica A plan is Acceptant	a small busin not a small b aggregate not s or affiliates	ncontingent 1 ) are less than with this petition were solici	s defined in or as defined in iquidated de 1 \$2,190,000 on.	thin 11 U.S. bbts (exclude).	ing debts owed
Statistical/Administrative Info Debtor estimates that funds Debtor estimates that, after there will be no funds available.	will be available any exempt prop	erty is excl	uded and	administrat		ses paid,		THIS	S SPACE IS F	OR COURT	USE ONLY
Estimated Number of Creditors	□ 200-	1,000-	5,001- 10,000	10,001- 25,000	25,001- 50,000	50,001- 100,000	OVER 100,000				
Estimated Assets  So to \$50,001 to \$100,000 \$500,000	01 to \$500,001 00 to \$1	\$1,000,001 to \$10	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,00 to \$500 million	\$500,000,001 to \$1 billion					
Estimated Liabilities	01 to \$500,001 00 to \$1	\$1,000,001 to \$10	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,00 to \$500 million	\$500,000,001 to \$1 billion					

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Page 2 of 54 B1 (Official Form 1)(12/07) Page 2 Name of Debtor(s): Voluntary Petition Wallisch, Sarah G. Wallisch, Timothy A. (This page must be completed and filed in every case) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Location Case Number: Date Filed: Where Filed: - None -Location Case Number: Date Filed: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: - None -District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) I, the attorney for the petitioner named in the foregoing petition, declare that I (To be completed if debtor is required to file periodic reports (e.g., have informed the petitioner that [he or she] may proceed under chapter 7, 11, forms 10K and 10Q) with the Securities and Exchange Commission 12, or 13 of title 11, United States Code, and have explained the relief available pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice and is requesting relief under chapter 11.) required by 11 U.S.C. §342(b). ☐ Exhibit A is attached and made a part of this petition.  $\mathbf{X}$  /s/ David M. Siegel **December 19, 2007** Signature of Attorney for Debtor(s) (Date) David M. Siegel Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: ■ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. П Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).

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B1 (Official Form 1)(12/07)

# **Voluntary Petition**

(This page must be completed and filed in every case)

Name of Debtor(s):

Wallisch, Sarah G. Wallisch, Timothy A.

#### Signatures

# Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Sarah G. Wallisch

Signature of Debtor Sarah G. Wallisch

X /s/ Timothy A. Wallisch

Signature of Joint Debtor Timothy A. Wallisch

Telephone Number (If not represented by attorney)

**December 19, 2007** 

Date

#### Signature of Attorney\*

#### X /s/ David M. Siegel

Signature of Attorney for Debtor(s)

#### David M. Siegel #06207611

Printed Name of Attorney for Debtor(s)

#### David M. Siegel & Associates

Firm Name

790 Chaddick Drive Wheeling, IL 60090

Address

#### (847) 520-8100

Telephone Number

#### **December 19, 2007**

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

#### Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

#### Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

#### Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

Date

Address

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

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Official Form 1, Exhibit D (10/06)

	Unit	Northern District of Illinois	ırı	
In re	Sarah G. Wallisch Timothy A. Wallisch	Debtor(s)	Case No. Chapter	7
	EXHIBIT D - INDIVIDUAL CREDIT	DEBTOR'S STATEMENT ( COUNSELING REQUIRE		ANCE WITH
can d credi anoth	Warning: You must be able to che seling listed below. If you cannot do ismiss any case you do file. If that letors will be able to resume collectioner bankruptcy case later, you may steps to stop creditors' collection a	o so, you are not eligible to fil happens, you will lose whate on activities against you. If yo be required to pay a second	le a bankrup ver filing fee our case is dis	tcy case, and the court you paid, and your smissed and you file

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete

and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.
1. Within the 180 days <b>before the filing of my bankruptcy case</b> , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
2. Within the 180 days <b>before the filing of my bankruptcy case</b> , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
□ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.]

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Official Form 1, Exh. D (10/06) - Cont.

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

receiving a credit counseling briefing, your case may be dismissed.
4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
☐ Active military duty in a military combat zone.
☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: /s/ Sarah G. Wallisch Sarah G. Wallisch
Date: <u>December 19, 2007</u>

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Official Form 1, Exhibit D (10/06)

United States Bankruptcy Court  Northern District of Illinois				
Sarah G. Wallisch re Timothy A. Wallisch		Case No.		
Timothy A. Wallisch	Debtor(s)	Chapter	7	
EXHIBIT D - INDIVIDUAL	DEBTOR'S STATEMENT OF	COMPLI	ANCE WITH	
CREDIT	<b>COUNSELING REQUIREME</b>	NT		

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency. □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances

opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do

not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan

developed through the agency no later than 15 days after your bankruptcy case is filed.

here.] \_\_\_\_

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Official Form 1, Exh. D (10/06) - Cont.

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

receiving a creary counseling strening, your case may we assume the
☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, of through the Internet.);
☐ Active military duty in a military combat zone.
☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: /s/ Timothy A. Wallisch Timothy A. Wallisch
Date: December 19, 2007

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B6 Summary (Official Form 6 - Summary) (12/07)

# **United States Bankruptcy Court Northern District of Illinois**

In re	Sarah G. Wallisch,		Case No.	
	Timothy A. Wallisch			
-		Debtors	Chapter	7
			•	·

## **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	0.00		
B - Personal Property	Yes	3	18,475.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		8,286.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		1,307.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	10		50,402.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			4,481.00
J - Current Expenditures of Individual Debtor(s)	Yes	4			4,484.00
Total Number of Sheets of ALL Schedu	ıles	25			
	T	otal Assets	18,475.00		
			Total Liabilities	59,995.00	

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# **United States Bankruptcy Court Northern District of Illinois**

In re	Sarah G. Wallisch,		Case No.		
	Timothy A. Wallisch				
		Debtors	Chapter	7	

# STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	1,307.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	1,307.00

#### State the following:

Average Income (from Schedule I, Line 16)	4,481.00
Average Expenses (from Schedule J, Line 18)	4,484.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	7,053.00

#### State the following:

		_
Total from Schedule D, "UNSECURED PORTION, IF ANY"     column		286.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	1,307.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		50,402.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		50,688.00

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B6A (Official Form 6A) (12/07)

In re Sarah G. Wallisch, Timothy A. Wallisch

Case No.		

**Debtors** 

### **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property

Nature of Debtor's Interest in Property

Husband, Wife, Joint, or Community

Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption

Amount of Secured Claim

None

Sub-Total > 0.00 (Total of this page)

0.00 Total >

(Report also on Summary of Schedules)

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B6B (Official Form 6B) (12/07)

In re	Sarah G. Wallisch,	Case No.
	Timothy A. Wallisch	

Debtors

#### **SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

_	Type of Property	N O Description and Location of Property E	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
1.	Cash on hand	x		
2.	Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan,	Checking Account Bank of Manhattan	W	80.00
	thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	Checking Account Harris Bank	Н	0.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	Security Deposit	J	475.00
4.	Household goods and furnishings, including audio, video, and computer equipment.	T.V., Furniture	J	1,000.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X		
6.	Wearing apparel.	Normal Apparel	J	900.00
7.	Furs and jewelry.	x		
8.	Firearms and sports, photographic, and other hobby equipment.	x		
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X		
10.	Annuities. Itemize and name each issuer.	x		

Sub-Total > **2,455.00** (Total of this page)

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 $B6B\ (Official\ Form\ 6B)\ (12/07)$  - Cont.

In re	Sarah G. Wallisch,
	Timothy A. Wallisch

## Debtors

# **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

		N	(Continuation Sheet)	TT., 1 1	Comment W. L. C.
	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		RISA Qualified Itnam Investments	Н	5,000.00
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14.	Interests in partnerships or joint ventures. Itemize.	X			
15.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16.	Accounts receivable.	X			
17.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	Mo	onthly Child Support	W	1,020.00
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.	Та	x Refund Expected	W	1,000.00
19.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
			(To	Sub-Tota of this page)	al > 7,020.00

Sheet <u>1</u> of <u>2</u> continuation sheets attached to the Schedule of Personal Property

 $B6B\ (Official\ Form\ 6B)\ (12/07)$  - Cont.

In re	Sarah G. Wallisch,
	Timothy A. Wallisch

#### Debtors

# **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

	Type of Property	N O N Descript	on and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
22.	Patents, copyrights, and other intellectual property. Give particulars.	Х			
23.	Licenses, franchises, and other general intangibles. Give particulars.	Х			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.	2000 Hunyda Elantra 124,000 miles		Н	1,000.00
		2005 Kia Rio Wachovia		W	8,000.00
26.	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	X			
31.	Animals.	X			
32.	Crops - growing or harvested. Give particulars.	X			
33.	Farming equipment and implements.	X			
34.	Farm supplies, chemicals, and feed.	X			
35.	Other personal property of any kind not already listed. Itemize.	X			

Sub-Total > (Total of this page)

9,000.00

Total >

18,475.00

Sheet **2** of **2** continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

B6C (Official Form 6C) (12/07)

In re Sarah G. Wallisch, Timothy A. Wallisch

Debtors

# SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:	
(Check one box)	

☐ Check if debtor claims a homestead exemption that exceeds \$136,875.

☐ 11 U.S.C. §522(b)(2) ☐ 11 U.S.C. §522(b)(3)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Checking, Savings, or Other Financial Accounts, C Checking Account Bank of Manhattan	Certificates of Deposit 735 ILCS 5/12-1001(b)	80.00	80.00
Checking Account Harris Bank	735 ILCS 5/12-1001(b)	0.00	0.00
Security Deposits with Utilities, Landlords, and Oth Security Deposit	n <u>ers</u> 735 ILCS 5/12-1001(b)	475.00	475.00
Household Goods and Furnishings T.V., Furniture	735 ILCS 5/12-1001(b)	1,000.00	1,000.00
Wearing Apparel Normal Apparel	735 ILCS 5/12-1001(a)	900.00	900.00
Interests in IRA, ERISA, Keogh, or Other Pension of ERISA Qualified Putnam Investments	or Profit Sharing Plans 735 ILCS 5/12-1006	5,000.00	5,000.00
Alimony, Maintenance, Support, and Property Settl Monthly Child Support	lements 735 ILCS 5/12-1001(g)(4)	1,020.00	1,020.00
Other Liquidated Debts Owing Debtor Including Ta Tax Refund Expected	x Refund 735 ILCS 5/12-1001(b)	1,000.00	1,000.00
Automobiles, Trucks, Trailers, and Other Vehicles 2000 Hunyda Elantra 124,000 miles	735 ILCS 5/12-1001(c)	2,400.00	1,000.00
2005 Kia Rio Wachovia	735 ILCS 5/12-1001(c)	2,400.00	8,000.00

Total: 14,275.00 18,475.00

Document

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12/19/07 1:40PM

B6D (Official Form 6D) (12/07)

In re	Sarah G. Wallisch,
	Timothy A. Wallisch

Debtors

### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured

guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	I IS > O	sband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	G	UNLIQUIDA	ローのPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. 515769060852			1/07	] ⊺ [	DATED			
Wachovia Dealer Service 23 Pasteur Irvine, CA 92618	x	w	Auto Loan/Purchase Money Security 2005 Kia Rio Wachovia		D			
			Value \$ 8,000.00				8,286.00	286.00
Account No.			Value \$ Value \$	-				
Account No.								
			Value \$	-				
continuation sheets attached			(Total of t	Subto			8,286.00	286.00
	Total 8,286.00 286.00 (Report on Summary of Schedules)							

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B6E (Official Form 6E) (12/07)

•		
In re	Sarah G. Wallisch,	Case No.
	Timothy A. Wallisch	

**Debtors** 

#### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

Domestic	support	obligations
----------	---------	-------------

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

#### ☐ Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

#### ☐ Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

#### ☐ Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

#### ☐ Certain farmers and fishermen

Claims of certain farmers and fishermen, up to \$5,400\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

### ☐ Deposits by individuals

Claims of individuals up to \$2,425\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

#### ☐ Taxes and certain other debts owed to governmental units

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

#### ☐ Commitments to maintain the capital of an insured depository institution

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).

#### ☐ Claims for death or personal injury while debtor was intoxicated

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

12/19/07 1:40PM

<sup>\*</sup> Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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B6E (Official Form 6E) (12/07) - Cont.

In re	Sarah G. Wallisch,	Case No
	Timothy A. Wallisch	

**Debtors** 

# SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

#### **Domestic Support Obligations**

12/19/07 1:40PM

TYPE OF PRIORITY Husband, Wife, Joint, or Community CODEBTOR UNLIQUIDATED AMOUNT NOT ENTITLED TO PRIORITY, IF ANY CREDITOR'S NAME, SPUTED AND MAILING ADDRESS Н **AMOUNT** DATE CLAIM WAS INCURRED INCLUDING ZIP CODE, W INGENT AND CONSIDERATION FOR CLAIM OF CLAIM AMOUNT ENTITLED TO PRIORITY AND ACCOUNT NUMBER C (See instructions.) Child Support Account No. Sarah G. Wallish 0.00 State Disbursement Unit P.O. Box 5400 Н Carol Stream, IL 60197-5400 1,307.00 1,307.00 Account No. Account No. Account No. Account No. Subtotal 0.00 Sheet <u>1</u> of <u>1</u> continuation sheets attached to (Total of this page) 1,307.00 Schedule of Creditors Holding Unsecured Priority Claims 1,307.00 0.00

(Report on Summary of Schedules)

1,307.00

1,307.00

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B6F (Official Form 6F) (12/07)

In re	Sarah G. Wallisch,		Case No.	
	Timothy A. Wallisch			
-		, Debtors		

### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of

Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME,	C	Н	usband, Wife, Joint, or Community		U N	D I S P	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A M		N T I N G E N T	I C	UT	AMOUNT OF CLAIM
Account No. SBC ILLIN-14735361			9/01 Collections	T	ΙĖ		
ACC LLC PO Box 2036 Warren, MI 48090		-	Collections		D		422.00
Account No. <b>5784714</b>			4/02-11/07				432.00
Advocate Christ Medical Center c/o Illinois Collection Service Inc PO Box 1010 Tinley Park, IL 60477-9110		J	Collections				336.00
Account No. <b>407740596</b>			11/06-7/07				
Advocate South Suburban Hospital PO Box 129 Lombard, IL 60148		-	Medical				
							887.00
Account No. 66025837-04  Aqua Illinois 1000 S. Schuyler Ave.		-	7/06 Purchases				
PO Box 152 Kankakee, IL 60901-0152							156.00
_9 continuation sheets attached			(Total o	Sul f this			1,811.00

12/19/07 1:40PM

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B6F (Official Form 6F) (12/07) - Cont.

In re	Sarah G. Wallisch,	Case No
	Timothy A. Wallisch	

### Debtors

ODEDITORIC MANG	С	Hu	sband, Wife, Joint, or Community	С	U	[	5	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	lΩ	L	7	AMOUNT OF CLAIM
Account No. 0155197182003			9/03-6/05	T	E			
Aspire Visa c/o Jefferson Capital System 16 McLeland Road Saint Cloud, MN 56303		J	Collections		D			1,105.00
Account No. <b>F018975763</b>			5/07-7/07					
Associated Radiologists of Joliet 39069 Treasury Center Chicago, IL 60694-9000		-	Medical					400.00
	┖			ot				198.00
Account No. 47449292  AT&T c/o Allied Int. 3000 Corporate Exchange Dr. Columbus, OH 43231		-	1/06-4/07 Collections					80.00
Account No. PAL7ATTW03206			11/04-2/07	Т		T	Ī	
AT&T c/o Palisades 210 Sylvan Ave Englewood Cliffs, NJ 07632		J	Collections					470.00
Account No.		T	NOTICE ONLY	T	T		1	
Chicago Regional Council of Carpent 12 East Erie Street Chicago, IL 60611		-						0.00
Sheet no. <u>1</u> of <u>9</u> sheets attached to Schedule of				Sub				1,853.00
Creditors Holding Unsecured Nonpriority Claims			(Total of t	.nis	pag	ge)	) [	•

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B6F (Official Form 6F) (12/07) - Cont.

In re	Sarah G. Wallisch,	Case No.
	Timothy A. Wallisch	

### Debtors

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Hu H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	DZLLQULD:	DISPUTED		AMOUNT OF CLAIM
Account No. 1380590993			12/06-7/07	₹	T E		r	
Comcast c/o Credit Protection assoc, L.P. 13355 Noel Road Dallas, TX 75240		-	Collections		D			408.00
Account No. 0171104135			8/07	T	T	T	†	
Commonwealth Edison Bill Payment Center Chicago, IL 60668-0001		-	Services					
				L	L	L		644.00
Account No. 1F002762869  Consultants in Pathology 2020 Lindell Ave Nashville, TN 37203		-	12/06- Medical					43.00
Account No. 100962961  Countrywide Home Loans 450 American St. Simi Valley, CA 93065		-	5/05-7/07 Mortgage Deficiency					Unknown
Account No. 30-07-14-213-006-0000  County of Will 302 N. Chicago Street Joliet, IL 60432-4059	-	_	2006 2006 Property Tax Notice Only					2,695.00
Sheet no. 2 of 9 sheets attached to Schedule of	,	•		Subi			1	3,790.00
Creditors Holding Unsecured Nonpriority Claims			(Total of t	nıs	pag	ze)	- 1	•

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B6F (Official Form 6F) (12/07) - Cont.

In re	Sarah G. Wallisch,	Case No.
	Timothy A. Wallisch	

### Debtors

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Hu H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UZLIQUIDATED	D I S P U T E D	AMOUNT OF CLAIM
Account No. 8557434			6/03-3/07	Ť	T E		
Creditors Collections Bureau PO Box 63 Kankakee, IL 60901		-	Collections		D		2,257.00
Account No. 116227 100677678			3/07				
Dean Health Systems c/o Key Financial Services PO Box 6216 Madison, WI 53716-0216		-	Collections				
							485.00
Account No. 55714  Dean Health Systems c/o Key Financial Services L 5315 Wall Street 170 Madison, WI 53718		J	5/05-2/06 Collections				51.00
Account No. <b>55716</b>			5/05-2/06	T		$\vdash$	
Dean Health Systems c/o Key Financial Services L 5315 Wall Street 170 Madison, WI 53718		J	Collections				137.00
Account No. <b>55717</b>			5/05-2/06	+	$\vdash$	$\vdash$	
Dean Health Systems c/o Key Financial Services L 5315 Wall Street 170 Madison, WI 53718		J	Collections				70.00
Sheet no. <b>3</b> of <b>9</b> sheets attached to Schedule of	<u> </u>	_	<u> </u>	<u>l                                    </u>	tota	<u>Լ</u> վ	
Creditors Holding Unsecured Nonpriority Claims			(Total of t				3,000.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Sarah G. Wallisch,	Case No.
	Timothy A. Wallisch	

### Debtors

CDED/FODIG VIA VE	С	Hu	sband, Wife, Joint, or Community	Тс	U	T	5	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A H	DATE OF ABAWAG BIOURDED AND	CONTINGENT	ΙQ	T E	S   J   T	AMOUNT OF CLAIM
Account No. <b>55725</b>			5/05-2/06	]⊤	ΙĖ		Γ	
Dean Health Systems c/o Key Financial Services L 5315 Wall Street 170 Madison, WI 53718		J	Collections		D			70.00
Account No. <b>55728</b>			5/05-2/06	T				
Dean Health Systems c/o Key Financial Services L 5315 Wall Street 170 Madison, WI 53718		J	Collections					
				╙				624.00
Account No. 3009036 2212935  Echo, Ltd c/o Creditors Collection Bureau PO Box 63 Kankakee, IL 60901-0063		-	2/07 Collections					1,036.00
Account No. <b>5638074</b>			12/01-4/03	T		T		
Exelon ComEd c/o Havard Co 4839 N. Elton Chicago, IL 60630		-	Collections					96.00
Account No. <b>5629388</b>	t		4/02-11/07	$\dagger$	T	t	$\dagger$	
Genetic Network c/o Illinois Collection Service Inc PO box 1010 Tinley Park, IL 60477-9110		J	Collections					162.00
Sheet no. 4 of 9 sheets attached to Schedule of				Sub				1,988.00
Creditors Holding Unsecured Nonpriority Claims			(Total of t	this	pag	ge)	) [	1,000.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Sarah G. Wallisch,	Case No.
	Timothy A. Wallisch	

### Debtors

CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community	ς	Ţ	P	·Τ	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	NLIQUIDATED	D I S P U T E D	:	AMOUNT OF CLAIM
Account No. <b>15070-G</b>			5/07	] ⊤	E		Г	
George T. Jones, MD 2112 W. Jefferson St., #222 Joliet, IL 60435		-	Medical		D			170.00
Account No. 10320038 470343			11/06-10/07		T	T	T	
Harvard Collections 4839 N. Elston Chicago, IL 60630		J	Collections					
								299.00
Account No. 135832258			5/05-9/07 Real Estate Mortgage	T		T	1	
HFC PO Box 1547 Chesapeake, VA 23327		-						20.007.00
				ot	ot	ot	$\downarrow$	28,987.00
Account No. 5440-4550-3057-8473  HSBC Bank c/o Redline Recovery Services 6464 Savoy Drive, 4th Floor Houston, TX 77036		-	3/07 Collections					164.00
Account No. 3G075902 6665781			12/06		Γ	Τ	Ť	
LVNV Funding, LLC c/o ASG 205 Bryant Woods South Amherst, NY 14228		J	Collections					152.00
Sheet no. <b>5</b> of <b>9</b> sheets attached to Schedule of				Sub	tota	al	Ť	00.770.00
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pas	ge)	, [	29,772.00

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In re	Sarah G. Wallisch,	Case No.
	Timothy A. Wallisch	

### Debtors

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Hu H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	ZMOZ-4ZOO	QU L	E	AMOUNT OF CLAIM
Account No. <b>4206635</b>			7/03-11/07	Ť	Ā		
Med1 Glenwood Medical c/o Collection Company of Am 700 Longwater Drive Norwell, MA 02061		J	Collections		D		176.00
Account No. <b>6943004</b>	t		10/03-11/07	$\forall$			
Midwest Physician Group Ltd c/o Illinois Collection Service, In PO Box 1010 Tinley Park, IL 60477-9110		J	Collections				199.00
Account No. 8332037 1-40816657	╁	$\vdash$	4/07	$\forall$			
Midwest Physician Group Ltd. c/o ICS PO Box 646 Oak Lawn, IL 60454-0646		-	Collections				443.00
Account No. Several Accounts			2/07-3/07	П			
Mokena Family Physicians 11243 Laporte Road Mokena, IL 60448		-	Medical				152.00
Account No. 23335 K060948			6/06-1/07	П			
Mokena Fire Protection PO Box 457 Wheeling, IL 60090		-	Medical				500.00
Sheet no. 6 of 9 sheets attached to Schedule of				Subt			1,470.00
Creditors Holding Unsecured Nonpriority Claims			(Total of t	nis j	pag	ge)	

Case 07-23871 Doc 1 Filed 12/19/07 Entered 12/19/07 13:31:24 Desc Main 12/19/07 1:40PM Document Page 25 of 54

B6F (Official Form 6F) (12/07) - Cont.

In re	Sarah G. Wallisch,	Case No.
	Timothy A. Wallisch	

### Debtors

CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community	C	U	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	J H H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	ONTINGEN	UNLIQUIDATED	I S P U T E D	AMOUNT OF CLAIM
Account No. XBE534			7/07	٦	T		
NCO Financial Systems PO Box 17095 Wilmington, DE 19850		_	Collections		D		478.00
Account No. <b>25-96-97-16379</b>	-		9/07	+			476.00
Nicor Gas PO Box 2020 Aurora, IL 60507-2020		-	Services				308.00
Account No. <b>5876163</b>	┨		7/02-11/07	+		_	300.00
Oak Lawn Radiologist SC c/o Illinois Collection Service Inc PO Box 1010 Tinley Park, IL 60477-9110	-	J	Collections				131.00
Account No. AT T -7ATTW032066825			7/01	+			
Palisades Collection LLC 210 Sylvan Ave. Englewood Cliffs, NJ 07632		-	Collections				470.00
Account No. <b>10704007637</b>	$\vdash$		4/02-8/06	+			470.00
Palos Community Hospital c/o Nationwide Credit & Collection 9919 W. Roosevelt Road Westchester, IL 60154		J	Collections				78.00
Character 7 of 0 above 11 to 0.1.1.1.6					<u> </u>		78.00
Sheet no. <u>7</u> of <u>9</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of	Sub this			1,465.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Sarah G. Wallisch,	Case No
	Timothy A. Wallisch	

### Debtors

		_		1 -		-	
CREDITOR'S NAME,	000		usband, Wife, Joint, or Community		UNLI	D I S P	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A M	CONSIDERATION FOR CLAIM. IF CLAIM	CONTINGEN	LIQUIDATED	l U	AMOUNT OF CLAIM
Account No. HSBC-5440455030578473			7/07	] ⊤	E		
Portfolio Recovery Associates 120 Corporate Blvd., Ste. 100 Norfolk, VA 23502		-	Collections		D		552.00
Account No. 5365427			12/02-1/03				
SBC Ameritech c/o Collection Company America 700 Lonwater Drive Norwell, MA 02061		J	Collections				
							433.00
Account No. 06 SC 3732			12/06-6/07				
Silver Cross Hospital c/o Troy & Associates 5 E. Van Buren Street, Suite 306 Joliet, IL 60432		-	Judgment				3,184.00
Account No. <b>22762869-FOF</b>	┢	$\vdash$	6/06-1/07	╁	┝		,
St. James Hospital 20201 S. Crawford Drive Olympia Fields, IL 60461	-	-	Collections				100.00
Account No. <b>15520</b>	t	t	11-06-6/07	T	T		
Suburban Emergency Physicians PO Box 2729 Carol Stream, IL 60132-0001		_	Medical				175.00
Sheet no. <b>8</b> of <b>9</b> sheets attached to Schedule of				Sub			4,444.00
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	e)	.,

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B6F (Official Form 6F) (12/07) - Cont.

In re	Sarah G. Wallisch,	Case No.
	Timothy A. Wallisch	

### Debtors

	1 -			<del>-</del>		1 -	1
CREDITOR'S NAME,	CODEBT	Hu	sband, Wife, Joint, or Community	COZI	N	DISPUTE	
MAILING ADDRESS	D	Н	DATE CLAIM WAS INCURRED AND	N	ŀ	S	
INCLUDING ZIP CODE,	B	W	CONSIDERATION FOR CLAIM. IF CLAIM	11	Q	Ų	AMOUNT OF CLAIM
AND ACCOUNT NUMBER (See instructions above.)	10	C	IS SUBJECT TO SETOFF, SO STATE.	Ğ	ľ	Ė	AMOUNT OF CLAIM
(See instructions above.)	R			N G E N T	DATED	D	
Account No. WALMA002			10/06-3/07	] T	T		
	1		Medical		Ď		
Suburban Pediatric Pulmonology						Π	
16151 Weber Road		_					
Suite 101							
Crest Hill, IL 60403							
Crest riii, iL 00403							044.00
							244.00
Account No. 32142398490	1		8/00-8/07	T	T	T	
	┨		Purchases				
Target National Bank Target Visa							
		L					
Mail Stop 2BD		ľ					
PO Box 9475							
Minneapolis, MN 55440-9475							
							155.00
Account No. <b>470343</b>	╁	$\vdash$	3/07-4/07	+	+	+	
Account No. 470343	4		Medical				
I 2			Medical				
Will County Medical Associates							
2100 Glenwood Ave		-					
Joliet, IL 60435							
							410.00
A N -	┿	$\vdash$		+	╁	╁	
Account No.	1						
	╀	┢		╄	╀	╀	
Account No.	1						
				1			
		1		丄		_	
Sheet no. <b>9</b> of <b>9</b> sheets attached to Schedule of			:	Sub	tota	ıl	809.00
Creditors Holding Unsecured Nonpriority Claims (Total of this page)				003.00			
				7	Γota	.1	
			(D				50,402.00
			(Report on Summary of So	hec	dule	es)	30,402.00

ACC LLC PO Box 2036 Warren, MI 48090

Advocate Christ Medical Center c/o Illinois Collection Service Inc PO Box 1010
Tinley Park, IL 60477-9110

Advocate South Suburban Hospital PO Box 129 Lombard, IL 60148

Advocate South Suburban Hospital c/o Harris & Harris 600 W. Jackson Blvd. Chicago, IL 60661-5636

Aqua Illinois 1000 S. Schuyler Ave. PO Box 152 Kankakee, IL 60901-0152

Aspire Visa c/o Jefferson Capital System 16 McLeland Road Saint Cloud, MN 56303

Associated Radiologists of Joliet 39069 Treasury Center Chicago, IL 60694-9000

AT&T c/o Allied Int. 3000 Corporate Exchange Dr. Columbus, OH 43231

AT&T c/o Palisades 210 Sylvan Ave Englewood Cliffs, NJ 07632

Chicago Regional Council of Carpent 12 East Erie Street Chicago, IL 60611 Comcast c/o Credit Protection assoc, L.P. 13355 Noel Road Dallas, TX 75240

Comcast PO Box 3002 Southeastern, PA 19398

Commonwealth Edison Bill Payment Center Chicago, IL 60668-0001

Consultants in Pathology 2020 Lindell Ave Nashville, TN 37203

Countrywide Home Loans 450 American St. Simi Valley, CA 93065

Countrywide Home Loans Attn: Customer Service SVB-3140 PO Box 5170 Simi Valley, CA 93062-5170

County of Will 302 N. Chicago Street Joliet, IL 60432-4059

Creditors Collections Bureau PO Box 63 Kankakee, IL 60901

Dean Health Systems c/o Key Financial Services PO Box 6216 Madison, WI 53716-0216

Dean Health Systems c/o Key Financial Services L 5315 Wall Street 170 Madison, WI 53718 Echo, Ltd c/o Creditors Collection Bureau PO Box 63 Kankakee, IL 60901-0063

Exelon ComEd c/o Havard Co 4839 N. Elton Chicago, IL 60630

Genetic Network c/o Illinois Collection Service Inc PO box 1010 Tinley Park, IL 60477-9110

Genetic Network c/o Il Coll Service Inc. 3101 W. 95th St. Fl Evergreen Park, IL 60805-2406

George T. Jones, MD 2112 W. Jefferson St., #222 Joliet, IL 60435

Harvard Collections 4839 N. Elston Chicago, IL 60630

HFC PO Box 1547 Chesapeake, VA 23327

HSBC Bank c/o Redline Recovery Services 6464 Savoy Drive, 4th Floor Houston, TX 77036

HSBC Mortgage Services 2929 Walden Ave Depew, NY 14043

HSBC Mortgage Services PO Box 4552 Buffalo, NY 14240-4552 LVNV Funding, LLC c/o ASG 205 Bryant Woods South Amherst, NY 14228

Mary Langheld Unknown

Med1 Glenwood Medical c/o Collection Company of Am 700 Longwater Drive Norwell, MA 02061

Midwest Physician Group Ltd c/o Illinois Collection Service, In PO Box 1010 Tinley Park, IL 60477-9110

Midwest Physician Group Ltd. c/o ICS PO Box 646 Oak Lawn, IL 60454-0646

Mokena Family Physicians 11243 Laporte Road Mokena, IL 60448

Mokena Fire Protection PO Box 457 Wheeling, IL 60090

NCO Financial Systems PO Box 17095 Wilmington, DE 19850

Nicor Gas PO Box 2020 Aurora, IL 60507-2020

Oak Lawn Radiologist SC c/o Illinois Collection Service Inc PO Box 1010 Tinley Park, IL 60477-9110

Palisades Collection LLC 210 Sylvan Ave. Englewood Cliffs, NJ 07632

Palos Community Hospital c/o Nationwide Credit & Collection 9919 W. Roosevelt Road Westchester, IL 60154

Portfolio Recovery Associates 120 Corporate Blvd., Ste. 100 Norfolk, VA 23502

Portfolio Recovery Associates, LLC PO Box 12914 Norfolk, VA 23541

Sarah G. Wallish State Disbursement Unit P.O. Box 5400 Carol Stream, IL 60197-5400

SBC Ameritech c/o Collection Company America 700 Lonwater Drive Norwell, MA 02061

Silver Cross Hospital c/o Troy & Associates 5 E. Van Buren Street, Suite 306 Joliet, IL 60432

St. James Hospital 20201 S. Crawford Drive Olympia Fields, IL 60461

St. James Hospital c/o Revenue Cycle Solutions Inc PO Box 7229 Westchester, IL 60154-7229

Suburban Emergency Physicians PO Box 2729 Carol Stream, IL 60132-0001

Suburban Pediatric Pulmonology 16151 Weber Road Suite 101 Crest Hill, IL 60403

Target National Bank Target Visa Mail Stop 2BD PO Box 9475 Minneapolis, MN 55440-9475

Wachovia Dealer Service 23 Pasteur Irvine, CA 92618

Will County Medical Associates 2100 Glenwood Ave Joliet, IL 60435 Case 07-23871 Doc 1 Filed 12/19/07 Entered 12/19/07 13:31:24 Desc Main Document Page 34 of 54

B6G (Official Form 6G) (12/07)

In re	Sarah G. Wallisch,	Case No.
	Timothy A. Wallisch	

Debtors

### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

■ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract. Case 07-23871 Doc 1 Filed 12/19/07 Entered 12/19/07 13:31:24 Desc Main Document Page 35 of 54

B6H (Official Form 6H) (12/07)

In re	Sarah G. Wallisch,	Case No.
	Timothy A. Wallisch	

Debtors

### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

Mary Langheld Unknown Wachovia Dealer Service 23 Pasteur Irvine, CA 92618 2005 Kia Rio **B6I (Official Form 6I) (12/07)** 

In

	Sarah G. Wallisch			
re	Timothy A. Wallisch		Case No.	
		Debtor(s)		

# SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	's Marital Status: DEPENDENTS OF DEBTOR AND SPOUSE					
Separated	RELATIONSHIP(S):  Daughter  Daughter  Son		(S): 3 3 months 5			
Employment:	DEBTOR		SPOUSE			
Occupation	Bartender	Union Car	penter			
Name of Employer	Bills Inn	Adjustable	Forms			
How long employed	1 Year	2 Years				
Address of Employer	124 E. Mississippi Street Elwood, IL 60421	Lombard,	IL			
INCOME: (Estimate of average	ge or projected monthly income at time case filed)	-	DEBTOR		SPOUSE	
1. Monthly gross wages, salary	, and commissions (Prorate if not paid monthly)		\$ 1,008.00	\$	4,385.00	
2. Estimate monthly overtime		5	\$ 0.00	\$	0.00	
3. SUBTOTAL		[:	\$1,008.00	\$	4,385.00	
	NOME		<u></u>			
4. LESS PAYROLL DEDUCT		•	\$ 216.00	\$	851.00	
<ul><li>a. Payroll taxes and socia</li><li>b. Insurance</li></ul>	1 security		\$ <u>210.00</u> \$ 0.00	ф —	65.00	
			\$ 0.00 \$	\$ <u></u>	131.00	
c. Union dues	Child Support		\$ 0.00 \$	· · · -		
d. Other (Specify):	Child Support		\$ 0.00	\$ <u>_</u> \$	1,309.00 0.00	
COMPANDA LA CERMINALIA	PEDVICTIONS	— Г	\$ 216.00	\$	2,356.00	
5. SUBTOTAL OF PAYROLI	, DEDUCTIONS			Ψ_	·	
6. TOTAL NET MONTHLY T	AKE HOME PAY		\$792.00	\$_	2,029.00	
	ion of business or profession or farm (Attach detailed stat	tement)	\$	\$ _	0.00	
8. Income from real property		9	\$ 0.00	\$ _	0.00	
9. Interest and dividends		1	\$	\$ _	0.00	
dependents listed above	upport payments payable to the debtor for the debtor's use		\$1,020.00	\$_	0.00	
11. Social security or governm (Specify):	ent assistance	•	\$ 0.00	\$	0.00	
(Specify).			\$ 0.00	\$ <del>-</del>	0.00	
12. Pension or retirement incom	ma		\$ 0.00	\$ -	0.00	
13. Other monthly income	iic		Ψ	Ψ_	0.00	
(Specify): <b>Tips</b>		9	640.00	\$	0.00	
			\$ 0.00	\$	0.00	
14. SUBTOTAL OF LINES 7	THROUGH 13	[:	\$1,660.00	\$_	0.00	
	NCOME (Add amounts shown on lines 6 and 14)		\$2,452.00	\$_	2,029.00	
	MONTHLY INCOME: (Combine column totals from line	- 15)	\$	4,481	1.00	

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

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B6J (Official Form 6J) (12/07)

In re	Sarah G. Wallisch Timothy A. Wallisch		Case No.	
		Debtor(s)	_	

## SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

■ Check this box if a joint petition is filed and detexpenditures labeled "Spouse."	otor's spouse maintains	a separate household.	Complete a separate	schedule of
Rent or home mortgage payment (include lot ren	ted for mobile home)		\$	475.00
a. Are real estate taxes included?	Yes	No <b>_X</b> _	Ψ	
b. Is property insurance included?	Yes	No <u>X</u>		
2. Utilities: a. Electricity and heating fuel	103	110 <u>X</u>	\$	200.00
b. Water and sewer			\$	0.00
c. Telephone			\$	100.00
d. Other See Detailed Expense	Attachment		\$	100.00
3. Home maintenance (repairs and upkeep)			<u> </u>	0.00
4. Food			\$	450.00
5. Clothing			\$	100.00
6. Laundry and dry cleaning			\$	75.00
7. Medical and dental expenses			\$	140.00
8. Transportation (not including car payments)			\$	150.00
9. Recreation, clubs and entertainment, newspapers	, magazines, etc.		\$	100.00
10. Charitable contributions			\$	0.00
11. Insurance (not deducted from wages or included	l in home mortgage pay	yments)		
a. Homeowner's or renter's		•	\$	0.00
b. Life			\$	17.00
c. Health			\$	0.00
d. Auto			\$	182.00
e. Other			\$	0.00
12. Taxes (not deducted from wages or included in	home mortgage payme	ents)		
(Specify)			\$	0.00
13. Installment payments: (In chapter 11, 12, and 13 plan)	3 cases, do not list pay	ments to be included in	the	
a. Auto			\$	214.00
b. Other Child Care/Tuition			\$	100.00
c. Other <b>Personal Grooming</b>			\$	80.00
14. Alimony, maintenance, and support paid to other	ers		\$	0.00
15. Payments for support of additional dependents in	not living at your home		\$	0.00
16. Regular expenses from operation of business, pr	rofession, or farm (atta	ch detailed statement)	\$	0.00
17. Other			<u> </u>	0.00
Other			\$	0.00
18. AVERAGE MONTHLY EXPENSES (Total lir if applicable, on the Statistical Summary of Certain	Liabilities and Related	l Data.)		2,483.00
<ul><li>19. Describe any increase or decrease in expenditure following the filing of this document:</li><li>20. STATEMENT OF MONTHLY NET INCOME.</li></ul>		ted to occur within the y	ear 	
a. Average monthly income from Line 15 of Sche	edule I		\$	4,481.00
b. Average monthly expenses from Line 18 above			\$	4,484.00
c Monthly net income (a minus h)			\$	-3.00

B6J (Official Form 6J) (12/07)

filing of this document:

Sarah G. Wallisch Timothy A. Wallisch

	Case No.	_
-		

Debtor(s)

## ${\bf SCHEDULE\; J-CURRENT\; EXPENDITURES\; OF\; INDIVIDUAL\; DEBTOR(S)}$

(Spouse's Schedule)

a. Are real estate taxes included? Yes No X b. Is property insurance included? Yes No X 2. Utilities: a. Electricity and heating fuel \$200.00 b. Water and sewer \$150.00 c. Telephone d. Other See Spouse Detailed Expense Attachment \$150.00 d. Other See Spouse Detailed Expense Attachment \$100.00 d. Other See Spouse Detailed Expense Attachment \$100.00 d. Food \$100.00 d. Other See Spouse Detailed Expense Attachment \$100.00 d. Food	1. Rent or home mortgage payment (include lot rented for mobile home)	\$ 500.00
2. Utilities: a. Electricity and heating fuel b. Water and sewer c. Telephone c. Telephone c. Telephone d. Other See Spouse Detailed Expense Attachment S. O.000 d. Other See Spouse Detailed Expense Attachment S. O.000 d. Other See Spouse Detailed Expense Attachment S. O.000 d. Other See Spouse Detailed Expense Attachment S. O.000 d. Food S. O.000 d. Other See Spouse Detailed Expense Attachment S. O.000 d. Chord March S. O.000 d. Chord March S. O.000 d. Chord March S. O.000 d. Laundry and dry cleaning Car payments) S. O.000 d. Medical and dental expenses S. O.000 d. Charitable contributions S. O.000 d. Health S. O.000 d. Health S. O.000 d. Health S. O.000 d. Charitable contributions S. O.000 d. Charitable deducted from wages or included in home mortgage payments S. O.000 d. Charitable contributions S. O.000 d. Charitable deducted from wages or included in home mortgage payments S. O.000 d. Charitable deducted from wages or included in home mortgage payments S. O.000 d. Charitable deducted from wages or included in home mortgage payments S. O.000 d. Charitable deducted from wages or included in home mortgage payments S. O.000 d. Charitable deducted from wages or included in home mortgage payments S. O.000 d. Charitable deducted from wages or included in home mortgage payments S. O.000 d. Charitable deducted from wages or in		
Description		
C. Telephone   S   0.00   Clother   See Spouse Detailed Expense Attachment   S   130.00   Clother   See Spouse Detailed Expense Attachment   S   0.00   Clother   S   0.00   0.00   S   0.00	,	¥
A. Other   See Spouse Detailed Expense Attachment   \$   130.00		· · · · · · · · · · · · · · · · · · ·
3. Home maintenance (repairs and upkeep)       \$ 0.00         4. Food       \$ 300.00         5. Clothing       \$ 55.00         6. Laundry and dry cleanis       \$ 35.00         7. Medical and dental experses       \$ 75.00         8. Transportation (not including car payments)       \$ 300.00         9. Recreation, clubs and entertainment, newspapers, magazines, etc.       \$ 0.00         10. Charitable contributions       \$ 0.00         10. Insurance (not deducted from wages or included in home mortgage payments)       \$ 0.00         11. Insurance (not deducted from wages or included in home mortgage payments)       \$ 0.00         12. Late		*
4. Food 5. Clothing 5. Clothing 6. Laundry and dry cleaning 7. Medical and dental expenses 8. Tansportation (not including car payments) 8. Transportation (not including car payments) 8. Transportation (not including car payments) 8. Recreation, clubs and entertainment, newspapers, magazines, etc. 9. Recreation, clubs and entertainment, newspapers and entertainment, newspapers, magazines, etc. 9. Recreation, c		
5. Clothing       \$ 65.00         6. Laundry and dry cleaning       \$ 35.00         7. Medical and dental expenses       \$ 75.00         8. Transportation (not including car payments)       \$ 300.00         9. Recreation, clubs and entertainment, newspapers, magazines, etc.       \$ 80.00         10. Charitable contributions       \$ 0.00         11. Insurance (not deducted from wages or included in home mortgage payments)       \$ 0.00         a. Homeowner's or renter's       \$ 0.00         b. Life       \$ 0.00         c. Health       \$ 0.00         d. Auto       \$ 61.00         e. Other       \$ 0.00         12. Taxes (not deducted from wages or included in home mortgage payments)       \$ 0.00         (Specify)       \$ 0.00         13. Installment payments: (In chapter 12 and 13 cases, do not list payments to be included in the plan.)       \$ 0.00         a. Auto       \$ 0.00         b. Other       Personal Grooming       \$ 65.00         c. Other       Auto Maintenance       \$ 0.00         14. Alimony, maintenance, and support paid to others       \$ 0.00         15. Payments for support of additional dependents not living at your home       \$ 0.00         16. Regular expenses from operation of business, profession, or farm (attach detailed statement)       \$ 0.00		*
6. Laundry and dry cleaning \$ 35.00 7. Medical and dental expenses \$ 75.00 8. Transportation (not including car payments) \$ 300.00 9. Recreation, clubs and entertainment, newspapers, magazines, etc. \$ 80.00 10. Charitable contributions \$ 0.00 11. Insurance (not deducted from wages or included in home mortgage payments)  a. Homeowner's or renter's \$ 0.00 b. Life \$ 0.00 c. Health \$ 0.00 d. Auto \$ 61.00 e. Other \$ 0.00  12. Taxes (not deducted from wages or included in home mortgage payments)  (Specify) \$ 0.00  13. Installment payments: (In chapter 12 and 13 cases, do not list payments to be included in the plan.) a. Auto b. Other Personal Grooming \$ 0.00 b. Other Auto Maintenance And support paid to others \$ 0.00 14. Alimony, maintenance, and support paid to others \$ 0.00 15. Payments for support of additional dependents not living at your home \$ 0.00 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) \$ 0.00 17. Other Other Other Statistical Summary of Certain Liabilities and Related Data.)		·
7. Medical and dental expenses	C C C C C C C C C C C C C C C C C C C	
8. Transportation (not including car payments)       \$ 300.00         9. Recreation, clubs and entertainment, newspapers, magazines, etc.       \$ 80.00         10. Charitable contributions       \$ 0.00         11. Insurance (not deducted from wages or included in home mortgage payments)       \$ 0.00         a. Homeowner's or renter's       \$ 0.00         b. Life       \$ 0.00         c. Health       \$ 0.00         d. Auto       \$ 61.00         e. Other       \$ 0.00         12. Taxes (not deducted from wages or included in home mortgage payments)       \$ 0.00         (Specify)       \$ 0.00         13. Installment payments: (In chapter 12 and 13 cases, do not list payments to be included in the plan.)       \$ 0.00         14. Alimony, maintenance, and support paid to others       \$ 0.00         15. Payments for support of additional dependents not living at your home       \$ 0.00         16. Regular expenses from operation of business, profession, or farm (attach detailed statement)       \$ 0.00         17. Other       \$ 0.00         Other       \$ 0.00         18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)       \$ 2,001.00		
9. Recreation, clubs and entertainment, newspapers, magazines, etc. \$ 80.00 10. Charitable contributions \$ 0.00 11. Insurance (not deducted from wages or included in home mortgage payments)  a. Homeowner's or renter's \$ 0.00 b. Life \$ 0.00 c. Health \$ 0.00 d. Auto \$ 0.00 e. Other \$ 0.00 12. Taxes (not deducted from wages or included in home mortgage payments) (Specify) \$ 0.00 13. Installment payments: (In chapter 12 and 13 cases, do not list payments to be included in the plan.) a. Auto \$ 0.00 b. Other Personal Grooming \$ 0.00 14. Alimony, maintenance, and support paid to others \$ 0.00 15. Payments for support of additional dependents not living at your home \$ 0.00 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) \$ 0.00 17. Other Other Other Statistical Summary of Certain Liabilities and Related Data.)		·
10. Charitable contributions  11. Insurance (not deducted from wages or included in home mortgage payments)  a. Homeowner's or renter's  b. Life  c. Health c. Other c. Health c. Other c. Other loss or included in home mortgage payments)  22. Taxes (not deducted from wages or included in home mortgage payments)  (Specify)  13. Installment payments: (In chapter 12 and 13 cases, do not list payments to be included in the plan.) a. Auto b. Other Personal Grooming c. Other Auto Maintenance 4. Alimony, maintenance, and support paid to others 5. Payments for support of additional dependents not living at your home 6. Regular expenses from operation of business, profession, or farm (attach detailed statement) 7. Other Other Other Other Other Other Statistical Summary of Certain Liabilities and Related Data.)		·
11. Insurance (not deducted from wages or included in home mortgage payments)  a. Homeowner's or renter's b. Life c. Health d. Auto e. Other  12. Taxes (not deducted from wages or included in home mortgage payments) (Specify) 13. Installment payments: (In chapter 12 and 13 cases, do not list payments to be included in the plan.) a. Auto b. Other c. Other Auto Maintenance 40.00 14. Alimony, maintenance, and support paid to others 15. Payments for support of additional dependents not living at your home 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) 17. Other Other Other Other Other Other Other Summary of Certain Liabilities and Related Data.)  18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)		<b>*</b>
a. Homeowner's or renter's b. Life c. Health c. Health d. Auto e. Other 12. Taxes (not deducted from wages or included in home mortgage payments) (Specify) 13. Installment payments: (In chapter 12 and 13 cases, do not list payments to be included in the plan.) a. Auto b. Other Personal Grooming c. Other Auto Maintenance 4. Alimony, maintenance, and support paid to others 15. Payments for support of additional dependents not living at your home 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) 17. Other Oth		\$
b. Life c. Health d. Auto e. Other  12. Taxes (not deducted from wages or included in home mortgage payments) (Specify) 13. Installment payments: (In chapter 12 and 13 cases, do not list payments to be included in the plan.) a. Auto b. Other c. Other Auto Maintenance c. Other Auto Maintenance 14. Alimony, maintenance, and support paid to others 15. Payments for support of additional dependents not living at your home 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) 17. Other Other Other Other Other Other Statistical Summary of Certain Liabilities and Related Data.)  18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	11. Insurance (not deducted from wages or included in home mortgage payments)	
c. Health d. Auto e. Other 12. Taxes (not deducted from wages or included in home mortgage payments) (Specify) 13. Installment payments: (In chapter 12 and 13 cases, do not list payments to be included in the plan.) a. Auto b. Other c. Other Auto Maintenance c. Other Auto Maintenance 14. Alimony, maintenance, and support paid to others 15. Payments for support of additional dependents not living at your home 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) 17. Other Other Other  18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	a. Homeowner's or renter's	Ψ
d. Auto e. Other Specify  12. Taxes (not deducted from wages or included in home mortgage payments) (Specify) Specify	b. Life	\$0.00
e. Other  12. Taxes (not deducted from wages or included in home mortgage payments) (Specify)  13. Installment payments: (In chapter 12 and 13 cases, do not list payments to be included in the plan.)  a. Auto b. Other c. Other 4. Alimony, maintenance, and support paid to others  14. Alimony, maintenance, and support paid to others  15. Payments for support of additional dependents not living at your home  16. Regular expenses from operation of business, profession, or farm (attach detailed statement)  17. Other Other  18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	c. Health	\$0.00
12. Taxes (not deducted from wages or included in home mortgage payments) (Specify) \$ 0.00  13. Installment payments: (In chapter 12 and 13 cases, do not list payments to be included in the plan.)  a. Auto b. Other C. Other Auto Maintenance c. Other Auto Maintenance 14. Alimony, maintenance, and support paid to others 15. Payments for support of additional dependents not living at your home 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) 17. Other Other Other Other Other Other Other Statistical Summary of Certain Liabilities and Related Data.)  Solution Schedules and, Schedules and, Schedules and, Schedules and, Schedules and, Schedules and Schedules and Related Data.)	d. Auto	\$61.00
(Specify) \$ 0.00  13. Installment payments: (In chapter 12 and 13 cases, do not list payments to be included in the plan.)  a. Auto b. Other Personal Grooming c. Other Auto Maintenance  14. Alimony, maintenance, and support paid to others 15. Payments for support of additional dependents not living at your home 16. Regular expenses from operation of business, profession, or farm (attach detailed statement)  17. Other Other Other  18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	e. Other	\$ 0.00
13. Installment payments: (In chapter 12 and 13 cases, do not list payments to be included in the plan.)  a. Auto b. Other c. Other Auto Maintenance  14. Alimony, maintenance, and support paid to others  15. Payments for support of additional dependents not living at your home  16. Regular expenses from operation of business, profession, or farm (attach detailed statement)  17. Other Other  Other Statistical Summary of Certain Liabilities and Related Data.)  18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	12. Taxes (not deducted from wages or included in home mortgage payments)	
13. Installment payments: (In chapter 12 and 13 cases, do not list payments to be included in the plan.)  a. Auto b. Other c. Other Auto Maintenance c. Other Auto Maintenance 14. Alimony, maintenance, and support paid to others 15. Payments for support of additional dependents not living at your home 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) 17. Other Other 18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	(Specify)	\$ 0.00
a. Auto b. Other C. Other Auto Maintenance  14. Alimony, maintenance, and support paid to others 15. Payments for support of additional dependents not living at your home 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) 17. Other Other  18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)  \$ 0.00		uded in the plan.)
b. Other c. Other Auto Maintenance  14. Alimony, maintenance, and support paid to others 15. Payments for support of additional dependents not living at your home 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) 17. Other Souther Support of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)  18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)		
c. Other Auto Maintenance 40.00  14. Alimony, maintenance, and support paid to others 5. Payments for support of additional dependents not living at your home 5. Regular expenses from operation of business, profession, or farm (attach detailed statement) 5. Other 5. Other 5. Other 6. Regular expenses from operation of business, profession, or farm (attach detailed statement) 5. O.00  18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)		
14. Alimony, maintenance, and support paid to others  15. Payments for support of additional dependents not living at your home  16. Regular expenses from operation of business, profession, or farm (attach detailed statement)  17. Other  Other  Other  18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)		
15. Payments for support of additional dependents not living at your home 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) 17. Other Other S O.00 18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)  S O.00  2,001.00		
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)  17. Other Other Other  18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)  Solution  \$ 0.00  \$ 2,001.00		·
17. Other Statistical Summary of Certain Liabilities and Related Data.)  Statistical Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data.)		Ψ
Other \$ 0.00  18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)  \$ 2,001.00	17.01	
if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)		·
		of Schedules and, \$ 2,001.00
	•	veer following the

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B6J (Off	icial Form 6J) (12/07)			3			
	Sarah G. Wallisch						
In re	Timothy A. Wallisch				Case No.		
Debtor(s)							
SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)							
Detailed Expense Attachment							
Other l	Utility Expenditures:						

Cell Phone

**Total Other Utility Expenditures** 

Cable T.V.

60.00

40.00

100.00

	Case 07-23871	Doc 1		Entered 12/19/07 1	.3:31:24	Desc Main	12/19/07 1:40PN
B6J (Off	icial Form 6J) (12/07)		Document	Page 40 of 54			121001
	Sarah G. Wallisch						
In re	Timothy A. Wallisch				Case No.		
			]	Debtor(s)			
	~ ~~~~~ ~	_ ~					
	SCHEDULE.	<u>J - CURI</u>	<u>RENT EXPENDI</u>	TURES OF INDIVID	UAL DEE	BTOR(S)	
			n n	A 44 T			

## **Spouse Detailed Expense Attachment**

### **Other Utility Expenditures:**

Cell Phone	_ \$	80.00
Cable T.V.	\$	50.00
Total Other Utility Expenditures	\$	130.00

Case 07-23871 Doc 1

Filed 12/19/07 Entered 12/19/07 13:31:24 Desc Main

B6 Declaration (Official Form 6 - Declaration). (12/07)

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### **United States Bankruptcy Court Northern District of Illinois**

In re	Sarah G. Wallisch Timothy A. Wallisch			Case No.	
		Debtor(s)	Chapter	7	_

### DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

	I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of sheets, and that they are true and correct to the best of my knowledge, information, and belief.		
Date	December 19, 2007	Signature	/s/ Sarah G. Wallisch
		C	Sarah G. Wallisch
			Debtor

Date December 19, 2007 Signature /s/ Timothy A. Wallisch Timothy A. Wallisch

Joint Debtor

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

Case 07-23871 Doc 1 Filed 12/19/07 Entered 12/19/07 13:31:24 Desc Main Document Page 42 of 54

B7 (Official Form 7) (12/07)

## United States Bankruptcy Court Northern District of Illinois

_	Sarah G. Wallisch				
In re	Timothy A. Wallisch		Case No.		
		Debtor(s)	Chapter	7	

### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

### 1. Income from employment or operation of business

None State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint

AMOUNT SOURCE \$1,997.00 2007 Wife \$52,185.00 2007 Husband \$11,531.00 2006 Wife \$20,000.00 2006 Husband \$39,714.00 2005 Husband & Wife

petition is filed, unless the spouses are separated and a joint petition is not filed.)

### 2. Income other than from employment or operation of business

None 

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**AMOUNT SOURCE** 

\$3,200.00 2007 Husband - Unemployment

#### 3. Payments to creditors

None 

Complete a. or b., as appropriate, and c.

Individual or joint debtor(s) with primarily consumer debts. List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is not less than \$600. Indicate with an (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR Commonwealth Edison Bill Payment Center Chicago, IL 60668-0001	DATES OF PAYMENTS	AMOUNT PAID <b>\$1,000.00</b>	AMOUNT STILL OWING \$0.00
Nicor Gas PO Box 2020 Aurora, IL 60507-2020		\$1,000.00	\$0.00
MCM PO Box 939019 San Diego, CA 92193	7/16/07	\$1,104.00	\$0.00

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is not less than \$5,475. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

> **AMOUNT** DATES OF PAID OR PAYMENTS/ VALUE OF AMOUNT STILL **TRANSFERS TRANSFERS** OWING

NAME AND ADDRESS OF CREDITOR

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND

AMOUNT STILL

RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID

**OWING** 

### 4. Suits and administrative proceedings, executions, garnishments and attachments

None

None

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER

NATURE OF PROCEEDING

COURT OR AGENCY AND LOCATION

STATUS OR DISPOSITION

Unknown **Foreclosure**  Document

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12/19/07 1:40PM

3

CAPTION OF SUIT AND CASE NUMBER Sarah Wallisch

NATURE OF PROCEEDING **Divorce** 

COURT OR AGENCY AND LOCATION Will County, Illinois

STATUS OR DISPOSITION **Pending** 

**Timothy Wallisch** 06D2156

> None b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately

preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF PROPERTY

### 5. Repossessions, foreclosures and returns

None List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or

returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER

DATE OF REPOSSESSION. FORECLOSURE SALE. TRANSFER OR RETURN

DESCRIPTION AND VALUE OF **PROPERTY** 

#### 6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF

NAME AND ADDRESS OF ASSIGNEE

ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately

preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND LOCATION

NAME AND ADDRESS OF COURT DATE OF DESCRIPTION AND VALUE OF

OF CUSTODIAN CASE TITLE & NUMBER ORDER **PROPERTY** 

7. Gifts

None

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

8. Losses

None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

### 9. Payments related to debt counseling or bankruptcy

None 

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE David M. Siegel & Associates 790 Chaddick Drive Wheeling, IL 60090

DATE OF PAYMENT. NAME OF PAYOR IF OTHER THAN DEBTOR 9/07 - 12/07

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY \$1,301.00

12/19/07 1:40PM

4

### 10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

None b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER **DEVICE** 

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY

### 11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER. AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

### 12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY

NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS DATE OF TRANSFER OR SURRENDER, IF ANY

### 13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

Document Page 46 of 54

14. Property held for another person

None List all property owned by another person that the debtor holds or controls.

DESCRIPTION AND VALUE OF

NAME AND ADDRESS OF OWNER **PROPERTY** LOCATION OF PROPERTY

15. Prior address of debtor

None If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate

address of either spouse.

**ADDRESS** NAME USED DATES OF OCCUPANCY 5/05 - 11/05

310 S. Hebbard St. Same

Joliet, IL 60433

11034 Bryant Same 11/05 - 3/07

Mokena, IL 60448

### 16. Spouses and Former Spouses

None If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho,

Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

### 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable

or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

NAME AND ADDRESS OF DATE OF **ENVIRONMENTAL** 

SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous

Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NAME AND ADDRESS OF DATE OF **ENVIRONMENTAL** SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which

the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF

**GOVERNMENTAL UNIT** DOCKET NUMBER STATUS OR DISPOSITION 5

### Page 47 of 54 Document

### 18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six **years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

> LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN ADDRESS

NATURE OF BUSINESS

**BEGINNING AND ENDING DATES** 

6

NAME

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

None

NAME **ADDRESS** 

7

### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date	December 19, 2007	Signature	/s/ Sarah G. Wallisch
			Sarah G. Wallisch
			Debtor
Date	December 19, 2007	Signature	/s/ Timothy A. Wallisch
			Timothy A. Wallisch
			Joint Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

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Form 8 (10/05)

## United States Bankruptcy Court Northern District of Illinois

In re	Sarah G. Wallisch Timothy A. Wallisch				Case No.		
			Debtor(s	s)	Chapter	7	
	CHAPTER 7 INDI	VIDUAL DEBT	OR'S	STATEME	NT OF INT	ENTION	
	I have filed a schedule of assets and liabil	ities which includes deb	bts secure	d by property o	f the estate.		
	I have filed a schedule of executory contra	acts and unexpired lease	es which i	includes person	al property subje	ect to an unexpire	ed lease.
	I intend to do the following with respect t	o property of the estate	which see	cures those deb	ts or is subject to	a lease:	
Descrip	otion of Secured Property	Creditor's Name		Property will be Surrendered	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)
	Kia Rio	Wachovia Dealer Service					X
Descrip Property	otion of Leased	Lessor's Name		Lease will be assumed pursuan to 11 U.S.C. § 362(h)(1)(A)	t		
-NON				. / / / /			
Date .	December 19, 2007	Signature		ah G. Wallisc G. Wallisch	h		
Date	December 19, 2007	_ Signature		nothy A. Walli hy A. Wallisch Debtor			

Case 07-23871 Doc 1 Filed 12/19/07 Entered 12/19/07 13:31:24 Desc Main Document Page 50 of 54

<b>United States</b>	<b>Bankruptcy Court</b>
Northern I	District of Illinois

In re	Sarah G. Wallisch Timothy A. Wallisch			Case No.			
			Debtor(s)	Chapter	7		
	DISCLOSURE OF C	OMPENS	SATION OF ATTOR	NEY FOR DE	CBTOR(S)		
co	ursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor and that ompensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:						
	For legal services, I have agreed to accep	ot		\$	1,301.00		
	Prior to the filing of this statement I have	received		\$	1,301.00		
	Balance Due			\$	0.00		
2. Th	ne source of the compensation paid to me wa	as:					
	Debtor		Other (specify):				
3. Th	ne source of compensation to be paid to me	is:					
	Debtor		Other (specify):				
a. b. c. d.	A copy of the agreement, together with a return for the above-disclosed fee, I have as Analysis of the debtor's financial situation Preparation and filing of any petition, sche Representation of the debtor at the meeting [Other provisions as needed]  Negotiations with secured cree reaffirmation agreements and a 522(f)(2)(A) for avoidance of lie agreement with the debtor(s), the above-di Representation of the debtors in the secure of the secure of the debtors in the secure of the secure of the secure of the debtors in the secure of the secure	greed to render, and rendering dules, statem g of creditors dittors to recapplications as on hous sclosed fee din any disciplinations of the disciplination of the disciplinatio	nes of the people sharing in the er legal service for all aspects and advice to the debtor in deterent of affairs and plan which and confirmation hearing, and luce to market value; exests as needed; preparation sehold goods.	of the bankruptcy commining whether to may be required; dany adjourned heaterption planning and filing of mot	ttached.  ase, including: file a petition in bank rings thereof; preparation and f ions pursuant to 1	ruptcy; filing of 1 USC	
	any other adversary proceeding		CERTIFICATION.				
	certify that the foregoing is a complete states along the proceeding.		CERTIFICATION greement or arrangement for p	payment to me for re	presentation of the de	ebtor(s) in	
Dated:	December 19, 2007		/s/ David M. Siege David M. Siegel David M. Siegel & 790 Chaddick Driv Wheeling, IL 6009	Associates ve			

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

## NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

### <u>Chapter 7</u>: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

## <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

12/19/07 1:40PM

### **Chapter 11:** Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

### **Certificate of Attorney**

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

David M. Siegel	${ m X}^{{}}$ /s/ David M. Siegel	December 19, 2007				
Printed Name of Attorney	Signature of Attorney	Date				
Address:						
790 Chaddick Drive						
Wheeling, IL 60090						
(847) 520-8100						
Certificate of Debtor I (We), the debtor(s), affirm that I (we) have received and read this notice.						
Sarah G. Wallisch						
Timothy A. Wallisch	X /s/ Sarah G. Wallisch	December 19, 2007				
Printed Name of Debtor	Signature of Debtor	Date				
Case No. (if known)	X /s/ Timothy A. Wallisch	December 19, 2007				
<u> </u>	Signature of Joint Debtor (if any)	Date				

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### STATEMENT OF INFORMATION REQUIRED BY 11 U.S.C. §341

#### INTRODUCTION

Pursuant to the Bankruptcy Reform Act of 1994, the Office of the United States Trustee, United States Department of Justice, has prepared this information sheet to help you understand some of the possible consequences of filing a bankruptcy petition under chapter 7 of the Bankruptcy Code. This information is intended to make you aware of...

- (1) the potential consequences of seeking a discharge in bankruptcy, including the effects on credit history;
- the effect of receiving a discharge of debts (2)
- the effect of reaffirming a debt; and (3)
- your ability to file a petition under a different chapter of the Bankruptcy Code. (4)

There are many other provisions of the Bankruptcy Code that may affect your situation. This information sheet contains only general principles of law and is not a substitute for legal advice. If you have questions or need further information as to how the bankruptcy laws apply to your specific case, you should consult with your lawver.

### WHAT IS A DISCHARGE?

The filing of a chapter 7 petition is designed to result in a discharge of most of the debts you listed on your bankruptcy schedules. A discharge is a court order that says you do not have to repay your debts, but there are a number of exceptions. Debts which may not be discharged in your chapter 7 case include, for example, most taxes, child support, alimony, and student loans; court-ordered fines and restitution; debts obtained through fraud or deception; and personal injury debts caused by driving while intoxicated or taking drugs. Your discharge may be denied entirely if you, for example, destroy or conceal property; destroy, conceal or falsify records; or make a false oath. Creditors cannot ask you to pay any debts which have been discharged. You can only receive a chapter 7 discharge once every eight (8) years.

### WHAT ARE THE POTENTIAL EFFECTS OF A DISCHARGE?

The fact that you filed bankruptcy can appear on your credit report for as long as 10 years. Thus, filing a bankruptcy petition may affect your ability to obtain credit in the future. Also, you may not be excused from repaying any debts that were not listed on your bankruptcy schedules or that you incurred after you filed for bankruptcy.

### WHAT ARE THE EFFECTS OF REAFFIRMING A DEBT?

After you file your petition, a creditor may ask you to reaffirm a certain debt or you may seek to do so on your own. Reaffirming a debt means that you sign and file with the court a legally enforceable document, which states that you promise to repay all or a portion of the debt that may otherwise have been discharged in your bankruptcy case. Reaffirmation agreements must generally be filed with the court within 60 days after the first meeting of the creditors.

Reaffirmation agreements are strictly voluntary — they are not required by the Bankruptcy Code or other state or federal law. You can voluntarily repay any debt instead of signing a reaffirmation agreement, but there may be valid reasons for wanting to reaffirm a particular debt.

Reaffirmation agreements must not impose an undue burden on you or your dependents and must be in your best interest. If you decide to sign a reaffirmation agreement, you may cancel it at any time before the court issues your discharge order or within sixty (60) days after the reaffirmation agreement was filed with the court, whichever is later. If you reaffirm a debt and fail to make the payments required in the reaffirmation agreement, the creditor can take action against you to recover any property that was given as security for the loan and you may remain personally liable for any remaining debt.

### OTHER BANKRUPTCY OPTIONS

You have a choice in deciding what chapter of the Bankruptcy Code will best suit your needs. Even if you have already filed for relief under chapter 7, you may be eligible to convert your case to a different chapter.

Chapter 7 is the liquidation chapter of the Bankruptcy Code. Under chapter 7, a trustee is appointed to collect and sell, if economically feasible, all property you own that is not exempt from these actions.

Chapter 11 is the reorganization chapter most commonly used by businesses, but it is also available to individuals. Creditors vote on whether to accept or reject a plan, which also must be approved by the court. While the debtor normally remains in control of the assets, the court can order the appointment of a trustee to take possession and control of the business.

Chapter 12 offers bankruptcy relief to those who qualify as family farmers. Family farmers must propose a plan to repay their creditors over a three-to-five year period and it must be approved by the court. Plan payments are made through a chapter 12 trustee, who also monitors the debtor's farming operations during the pendency of the plan.

Finally, chapter 13 generally permits individuals to keep their property by repaying creditors out of their future income. Each chapter 13 debtor writes a plan which must be approved by the bankruptcy court. The debtor must pay the chapter 13 trustee the amounts set forth in their plan. Debtors receive a discharge after they complete their chapter 13 repayment plan. Chapter 13 is only available to individuals with regular income whose debts do not exceed \$1,000,000 (\$250,000 in unsecured debts and \$750,000 in secured debts).

### AGAIN, PLEASE SPEAK TO YOUR LAWYER IF YOU NEED FURTHER INFORMATION OR EXPLANATION, INCLUDING HOW THE BANKRUPTCY LAWS RELATE TO YOUR SPECIFIC CASE.

/s/ Sarah G. Wallisch	December 19, 2007	/s/ Timothy A. Wallisch	December 19, 2007
Debtor's Signature	Date	Joint Debtor's Signature	Date

# **United States Bankruptcy Court** Northern District of Illinois

In re	Sarah G. Wallisch Timothy A. Wallisch		Case No.	
III IC		Debtor(s)		7
	VE	CRIFICATION OF CREDITOR M	IATRIX	
		Number of	Creditors:	54
	The above-named Debtor(s) (our) knowledge.	hereby verifies that the list of credit	tors is true and o	correct to the best of my
Date:	December 19, 2007	/s/ Sarah G. Wallisch		
		Sarah G. Wallisch Signature of Debtor		
Date:	December 19, 2007	/s/ Timothy A. Wallisch		
		Timothy A. Wallisch Signature of Debtor		